



2024

COURSE CATALOG

**1ST ACADEMY
SCHOOL OF
INSURANCE**



EFFECTIVE 03/01/2024

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WELCOME MESSAGE

Lisa Renee McCombs

President & CEO
1st Academy School of Insurance

Lisa Renee McCombs is a seasoned professional with over three decades of unparalleled expertise in the insurance industry. As the President and CEO of 1st Academy School of Insurance in Las Vegas, NV, Lisa has carved a niche for herself as a dynamic leader and educator. Her journey in the insurance world has been diverse, having worn multiple hats as a broker, instructor, and agent in both Property and Casualty and Life and Health insurance across the United States.



With a genuine passion for imparting knowledge, Lisa has dedicated her career to educating clients and aspiring insurance professionals. Her commitment to excellence is evident in the success stories of her students, who sing her praises upon graduating from her classes and triumphantly passing the Nevada State Insurance test. Remarkably, the majority of her students achieve success on their very first attempt, a testament to Lisa's effective teaching methods and comprehensive understanding of the insurance landscape.

Lisa McCombs is not just an educator; she is a mentor with a warm and pleasing personality that resonates with her students. Her keen insight into the intricacies of the insurance industry is enriched by her exceptional real-life experiences. Described by her students as smart, caring, kind, knowledgeable, and funny, Lisa creates a positive and engaging learning environment. Her strong drive to succeed is infectious, motivating students to reach their full potential.

Beyond her technical expertise, Lisa McCombs is known for being an inspiring and motivational figure. Students view her as a five-star example to follow, and her classes are renowned for being fun, interesting, and challenging. Lisa's teaching techniques are truly one-of-a-kind, blending theory with practical insights to provide a holistic learning experience.

In the world of insurance education, Lisa Renee McCombs stands as a beacon of excellence, shaping the next generation of insurance professionals with her unmatched dedication, wisdom, and charismatic teaching style.

INSURANCE



ABOUT COMPANY



Scan to visit our website or go to
academyinsuranceschools.com

ADDRESS

302 East Carson Street
Room 1007
Las Vegas, NV 89101

BUSINESS HOURS

Tues - Thurs
10:00am - 2:00pm

CONTACT INFO

Phone: 702-643-4778
Fax: 702-641-2329
E-mail: Help@academyinsuranceschools.com

HOLIDAYS

New Years Eve/Day
Good Friday Independence Day
Thanksgiving Day Nevada Day
Martin Luther King Day
Memorial Day
Labor Day
Family Day
Christmas Eve/Day

1st Academy School of Insurance allows students to have interaction with a live instructor in a professional setting, or via Zoom. Downloadable manuals are included along with simulated exam questions. Tutoring is available as needed as well as complimentary refresher courses according to our guidelines.

Disclaimer: 1st Academy School of Insurance will assist in job placement but it is not guaranteed or promised to graduates.

1st Academy School of Insurance is licensed by the Commission of Post Secondary Education and approved by the Department of Insurance.



OUR MISSION

The Mission of **1st Academy School of Insurance** is to provide pre-licensing and continuing education in a professional environment that is conducive to learning. We are providers of the education of insurance, the things that are temporal as well as assurance, the things that are eternal.

We want to see you succeed. We understand learning insurance, as someone new to the industry, can be difficult. That is why we are here to assist you. We constantly strive to find new and innovative ways to assist you in your journey.



WHY CHOOSE US?

- **EXPERIENCE** - **1st Academy School of Insurance** Instructors have a combined 75+ years in the insurance industry. Our instructors are the experts.
- **LOYALTY** - We put our students 1st. Our #1 goal is to help you pass.
- **EDUCATED** - Our entire team is knowledgeable in the insurance business. If you have questions, we have answers.
- **FRIENDLY** - Our staff is here to help you and they're happy to do so; call us!

1ST ACADEMY SCHOOL OF INSURANCE GUARANTEE

1st Academy School of Insurance guarantees that if you complete the necessary requirements (read the textbook(s) provided, attend all classes, study practice exams, and complete the online modules), you will pass the state exam. If not, or if the student is dismissed for unsatisfactory progress, they may be re-admitted to another class at no cost. This offer is valid for 60 days from the date of the initial course that you attended. If 1st Academy should substantially fail to furnish the instruction or services agreed upon in the enrollment agreement, we shall provide a 100% refund.

Criteria for Enrollment: Minimum **age 18**, and must provide proof of high school diploma or equivalency. A driver's license (or valid photo ID) must be provided. Students must show a willingness to dedicate time and effort to study and complete course material, maintaining professional conduct at all times, as **1st Academy School of Insurance** is a school of integrity that exercises fair ethical practices and maintains an atmosphere of comfort for all students. If any student of **1st Academy School of Insurance** fails to maintain professional conduct which may include usage of profanity and disruptive behavior, the student will be referred to the refund policy. Only one excused absence and one 15-minute tardy grace will be allowed per course or the student will be required to pay a \$100 re-enrollment fee.

Credits from other schools or courses are not transferable.

70% is the minimum grade considered satisfactory. However, we recommend to strive for the 90's before scheduling the state licensing exam.

The deadline for enrollment is 1 business day prior to the 1st day of class. Should 1st Academy make a change in the enrollment agreement, the student will be offered a fair chance to complete the same program within approximately the same time frame with no additional fee and the students signed approval of agreement stated without coercion.

COMPANY POLICIES

CANCELLATION AND REFUND POLICY

- Should 1st Academy substantially fail to furnish the instruction or services agreed upon in the enrollment agreement, a 100% refund will be awarded.
- If a student cancels the enrollment before the start of the training program, 1st Academy shall refund the student all monies paid by the student less than 10% of the tuition or \$150 whichever is less.
- Complimentary refresher courses/tutoring are allowed for students who fail to meet the minimum grade of 70% for up to six months without penalty. 70% is the minimum passing grade on classroom quizzes and tests.
- If a student withdraws or is expelled after the start of the training program and before the completion of more than 60% of the program, 1st Academy shall refund to the student a pro-rata amount of tuition based upon student attendance minus 10% or \$150, whichever is less.
- If a student fails to attend class, withdraws, or is expelled by the institution after completion of more than 60% of the program, the student may forfeit any pro rata share of tuition.
- All above-stated excess monies collected shall be refunded within 15 calendar days after the date of cancellation by a student, the date of termination by 1st Academy, and the last day of an authorized leave of absence if the student fails to return after the period of said absence; or the last day of attendance of a student whichever is applicable.

COMPANY POLICIES

CANCELLATION AND REFUND POLICY, (Cont'd)

- Books, educational supplies, or equipment for individual use are not included in the above-stated policy for refund, and a separate refund will be paid to the student by 1st Academy if the materials are returned in the same condition as received.
- The period of a student's attendance is measured from the 1st day of instruction as outlined in the enrollment agreement through the student's last day of actual attendance regardless of absences. The period of time for a training program is the period outlined in the enrollment agreement. Tuition must be calculated using the tuition and fees outlined in the enrollment agreement and does not include books, educational supplies, and equipment that are listed separately from the tuition and fees.
- Excused absence: car accident, death in the family, and medical emergency.
- Self-Study/Correspondence courses begin on the day of registration. The estimated time of completion is projected over 20 days, however, the student is allowed to complete the course for certification within 90 days of registration.
- A refund of tuition less 10% or \$150, whichever is less will be granted if the student returns books and materials in the same condition received within 7 days of self-study registration.
- A termination fee of 10% of tuition or \$150, whichever is less for cancellation up to the 15th day. All tuition will be forfeited for cancellations after the 15th day.

COMPANY POLICIES

STUDENT CONDUCT

Students will be *terminated* for violation of any of the following rules and regulations. All students are expected to act maturely and are required to respect other students and faculty members

1. Any student caught cheating on exams or assignments or committing plagiarism.
2. Any sexual misconduct, i.e.: unprofessional advances, vulgar or offensive language, innuendoes, or harassment on the School's premises.
3. Disruptive, abusive, or unprofessional behavior.
4. Any student under the influence or in possession of alcohol, marijuana, or any controlled substances on the School's premises.
5. Any student having possession of firearms or weapons of any nature on the School's premises.
6. Threat or physical altercation with staff, faculty, or another student.

STUDENT GRIEVANCE AND APPEALS

Our academy is dedicated to the fair treatment of and professional conduct with students. This policy and procedure pertains to grievances of various nature including but not limited to academic, discrimination, harassment, and bullying.

Should any student have a complaint, the student is asked to discuss the matter with the Director of 1st Academy School of Insurance who will engage in an informal process to settle the dispute in good faith. That informal process will involve three steps:

1. Define the problem
2. Identify acceptable options for resolution
3. If, as a result of these discussions, the student does not feel that the issue has been satisfactorily resolved, the student can file a formal complaint to the Nevada Commission on Postsecondary Education at www.cpe.nv.gov



PRE-LICENSING CLASSES



PROPERTY & CASUALTY

This exam prep class provides everything you need to successfully prepare for the Nevada Property & Casualty Insurance License Exam. The virtual classroom setting is perfect for those who are new to the industry or have not been involved in some time. This course utilizes snapshot questions, practice quizzes, and unlimited attention from the "live" instructor during the virtual classroom sessions.

It includes the NV Property & Casualty Exam Prep Course covering Nevada's current exam content outlines for both licensing exams in the following categories:

- General Insurance Principles
- Casualty Insurance Principles
- Property Insurance Principles
- Nevada Casualty Insurance Laws and Regulations
- Nevada Property Insurance Laws and Regulations

PROPERTY & CASUALTY PRE-LICENSING FEE: \$387.00

• PROPERTY & CASUALTY	MON-THURS	10AM-4PM
• PROPERTY ONLY	MON-TUES	10AM-4PM
• CASUALTY ONLY	WED-THURS	10AM-4PM



PRE-LICENSING CLASSES



LIFE & HEALTH

This exam prep class provides everything you need to successfully prepare for the Nevada Life & Health Insurance License Exam. The virtual classroom setting is perfect for those who are new to the industry or have not been involved in some time. This course utilizes snapshot questions, practice quizzes, and unlimited attention from the "live" instructor during the virtual classroom sessions.

It includes the Nevada Life & Health Exam Prep Course covering Nevada's current exam content outlines for both licensing exams in the following categories:

- General Insurance Principles
- Life Insurance Principles
- Health Insurance Principles
- Nevada Life Insurance Laws and Regulations
- Nevada Health Insurance Laws and Regulations

LIFE & HEALTH 2-DAY PRE-LICENSING FEE: \$387.00
LIFE ONLY OR HEALTH ONLY 1-DAY FEE: \$327.00

- LIFE: TUES 9AM-4PM
- HEALTH: WED 9AM-4PM

STUDENT FORMS



CLASS CONFIRMATION

Greetings _____ (Name of Student),

Thank you for choosing 1st Academy School of Insurance for your _____, Pre-License Certification Course.

Following is important information about your class:

Class: _____, Date: _____

Start Time: _____ End Time: _____ Lunch Break is from _____ - _____.
Log onto Zoom at **9:55 AM**. The class will begin promptly at **10:00 AM**.

The classes are live and will be conducted via Zoom. Please click on the following link to join the class: <https://us02web.zoom.us/j/26096XXXX>.

If you have not done so, please download the Zoom app and review the class via Zoom ID: 260-966-XXXX

Please be prepared to mute your mic and show your video. It is important that the instructor can see you during the entire class or you will be marked absent.

Please have a highlighter, pen, notepad, and your study guide in front of you.

There will be a 15-minute break in the morning and also in the afternoon.

Attached please find material that you may find useful for the class.

I look forward to seeing you in class on (day)_____ at time: _____

Your partner in success,

Lisa McCombs

STUDENT FORMS



CANCELLATION & REFUND ACKNOWLEDGEMENT

I understand and acknowledge that I have 90 days from _____ (Date) to complete the Online Simulated Test (Final Exam) and receive a passing grade of 80% or better to receive my Certificate of Completion. Furthermore, I acknowledge that I have read and fully understand the Cancellation & Refund Policy that is located in this course catalog that was provided to me upon enrollment.

1st Academy School of Insurance does not discriminate on race, color, creed, age, sex, or disability. The undersigned understands and agrees with the enrollment agreement and has received a copy of the catalog and understands it is part of the enrollment agreement. I also understand and acknowledge the guidelines and policies as described herein.

Nevada Account for Student Indemnification: Nevada Commission on Postsecondary Education has an account for student indemnification which may be used to indemnify a student or enrollee who has suffered damage as a result of an institution's discontinuance of operation or violation by such institution if any provision of NRS 394.383 to 394.560.

Student Signature: _____

Date: _____

Staff Signature: _____

Date: _____



STUDENT REQUIREMENTS

1st Academy School of Insurance Requirements

In Zoom Class:

- Attend all online class sessions
- Complete exercises and practice exams
- Follow along in your text, taking notes and highlighting info
- Ask questions as needed.
- Stay engaged in the material and the process.
- Complete practice exams in class

At Home

- Read all text material.
- Complete Snapshot Questions
- Complete Online Exams and practice tests (www.examsimulator.com)
 - Study by Topic
 - Simulated Final

Exam.

- Strive for a Passing Score of 80% to be best prepared for State Exam.

Completion Certificate:

- A Certificate of Completion will be issued upon request after successfully completing classes and simulated final exam, and will be emailed.

Pearson Vue Testing Center Life & Health

State Exam Passing Score –80%

Life & Health Combo

- Life: 50 scored, plus 10 pretest questions
- Health: 50 scored, plus 10 pretest questions
- State Statutes: 44 scored, plus 6 pre-test questions
- Total Questions: 170 questions
- Time: 3 hours, 35 minutes

Life ONLY:

- Life: 50 scored, plus 10 pretest questions.
- State Statutes: 30 scored, plus 7 pre-test questions
- Total: 97 questions
- Time: Life, 1 hour, 16 minutes
- Laws – 45 minutes

Health ONLY:

- Health: 50 scored, plus 10 pretest questions
- State Statutes: 38 scored, plus 7 pre-test questions.
- Total: 105 questions
- Time: Health, 1 hour, 15 min.
- Laws, 1 hour
- Register for State Exam: www.pearsonvue.com

Pearson Vue Testing Center Property & Casualty

State Exam Passing Score –80%

Property & Casualty Combo

- Property: 50 scored, plus 10 pre-test questions
- Casualty: 50 scored, plus 10 pretest questions
- State Statutes: 39 scored, plus 8 pre-test questions
- Total Questions: 167 questions
- Time: 3 hours, 35 minutes

Property ONLY

- Property: 50 scored, plus 10 pre-test questions.
- State Statutes: 32 scored, plus 7 pre-test questions
- Total: 99 questions
- Time: Life, 1 hour, 15 min.
- Laws – 45 min.

Casualty ONLY:

- Casualty: 50 scored, plus 10 pretest questions
- State Statutes: 39 scored, plus 8 pre-test questions.
- Total: 107 questions
- Time: Casualty, 1 hour, 15 min.
- Laws, 1 hour
- Register for State Exam: www.pearsonvue.com

